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Order Filed on May 30, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY


In re:	Chapter 13
Kathleen Covell Duhaney Pearce aka Kathleen C. Pearce,	Case No. 13-36007-RG
	Judge: Hon. Rosemary Gambardella
Debtor.	

CONSENT ORDER RESOLVING POST-PETITION ESCROW ARREARS

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: May 30, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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WHEREAS, Nationstar Mortgage LLC as servicer for Wells Fargo Bank, National Association, as Trustee for Banc of America Alternative Loan Trust 2006-8 Mortgage Pass-Through Certificates, Series 2006-8 ("Secured Creditor") has made post-petition escrow and insurance advances on the Debtor's behalf relating to the property commonly known as 27 Baldwin Avenue, Newark, NJ 07108 (the "Property") and mortgage recorded in the Essex County Register on September 19, 2006 at Book 11519, at Page 249 (the "Mortgage"), and

WHEREAS, Debtor's confirmed Chapter 13 plan modifies Secured Creditor's lien by decreasing it to \$115,000.00 to be paid at 4.25% interest for a total of \$127,680.00 over sixty (60) months and separate monthly allocations for taxes and insurance were budgeted in Debtor's petition and these advances are recoverable under the terms of the Mortgage, and

WHEREAS, Secured Creditor has advanced \$22,387.60 for taxes and insurance on the Property post-petition through the hazard insurance payment advanced on April 2, 2019 on Debtor's behalf and has not been reimbursed, and

WHEREAS, Secured Creditor continues to keep Debtor's account escrowed for insurance, and

WHEREAS the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause it is hereby

ORDERED AS FOLLOWS:

1. Debtor shall repay Secured Creditor the \$22,387.60 amount advanced at an interest rate of 4.25% over sixty months. Each payment shall be in the amount of \$417.37 commencing with the payment due May 1, 2019 through April 1, 2024.

2. The Debtor shall provide satisfactory proof of insurance to Secured Creditor for this account to be de-escrowed and Debtor shall maintain any applicable property insurance and

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timely pay all post-Petition taxes that become due in association with the Property. The Debtor shall provide proof of such within thirty (30) days of any reasonable request of the Secured Creditor while amounts continue to be due and owing to Secured Creditor, even if this bankruptcy case has closed.

3. Except as otherwise expressly provided herein, all remaining non-conflicting terms of the Note and Mortgage not modified herein shall govern the treatment of Secured Creditor's Secured Claim.

4. The acceptance by Secured Creditor of a late or partial payment shall not act as a waiver of Secured Creditor's right to proceed hereunder.

5. Secured Creditor shall not be required to release its lien on the Property statements until entry all amounts due under this Consent Order have been paid to Secured Creditor, its successors and/or assigns.

6. Debtor shall not be entitled to a discharge of lien prior to the amounts under this Consent Order have been paid in full and any recordation of Debtor's Chapter 13 discharge order against the Property with the Essex County Register to serve as a satisfaction of the Mortgage.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorneys for the Movant

By: 
Melissa N. Licker

Goldman & Beslow, LLC
Attorney for the Debtor

By: 
Mark Goldman


Kathleen Pearce